



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name FB FINANCIAL CORPORATION

City/State NASHVILLE, TN

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 11,918,367

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FB FINANCIAL CORPORATION
211 COMMERCE STREET
SUITE 300
NASHVILLE, TN 37201

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	11,678,004	6,713,151	8,413,514	5,770,800	4,840,691
Net income (\$000)	96,168	23,618	63,621	83,814	80,236
Number of BHCs in peer group	131	146	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.92	2.65	70	3.36	3.04	71	3.19	2.77	75	3.95	3.21	92	4.25	3.33	96
+ Non-interest income	1.98	1.11	86	3.69	0.91	97	3.56	1.21	93	2.34	0.90	95	2.70	0.90	94
- Overhead expense	3.21	2.24	90	4.54	2.49	97	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95
- Provision for credit losses	-0.47	-0.15	9	1.55	0.56	97	1.12	0.51	91	0.12	0.12	59	0.11	0.12	56
+ Securities gains (losses)	0	0.01	47	0	0.03	20	0.02	0.02	58	0	0.01	10	0	0	30
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	2.17	1.79	75	0.96	0.96	50	1.01	1.04	45	1.93	1.53	80	2.22	1.55	92
Net operating income	1.65	1.36	78	0.70	0.77	45	0.76	0.81	40	1.45	1.19	78	1.66	1.22	88
Net income	1.65	1.35	78	0.70	0.77	45	0.76	0.82	39	1.45	1.19	78	1.66	1.22	88
Net income (Subchapter S adjusted)		2.16			1.12			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.56	3.14	75	4.45	4.03	83	4.11	3.55	83	5.42	4.49	92	5.61	4.38	98
Interest expense	0.41	0.27	79	0.77	0.71	59	0.63	0.52	68	1.08	1.02	55	0.83	0.81	52
Net interest income (tax equivalent)	3.16	2.85	67	3.67	3.26	76	3.47	3.01	75	4.35	3.45	94	4.79	3.58	97
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.13	27	0.09	0.11	57	0.20	0.27	49	0.11	0.11	58	0.01	0.09	27
Earnings coverage of net loan and lease losses (X)	83.28	4.52	87	39.08	41.28	61	14.39	22.91	56	24.06	22.46	60	219.43	29.27	92
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.01	1.39	86	2.34	1.22	97	2.41	1.58	85	0.71	0.94	22	0.79	0.94	31
Allowance for loan and lease losses / Total loans and leases	1.80	1.37	81	2.15	1.21	97	2.13	1.55	81	0.67	0.93	18	0.73	0.93	27
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.85	0.63	71	0.82	0.60	72	0.87	0.71	70	0.85	0.56	74	0.68	0.57	65
30-89 days past due loans and leases / Total loans and leases	0.13	0.27	31	0.22	0.27	52	0.34	0.39	54	0.46	0.31	76	0.35	0.32	63
Liquidity and Funding															
Net noncore funding dependence	-13.80	-1.82	14	-1.86	5.81	27	-8.56	3.20	15	8.96	10.70	42	11.62	13.54	40
Net short-term noncore funding dependence	-15.06	-8.21	22	-5.78	0.49	29	-9.90	-4.76	26	3.57	5.88	37	9.10	8.57	52
Net loans and leases / Total assets	66.08	59.81	68	70.97	71.37	44	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58
Capitalization															
Tier 1 leverage ratio	10.09	9.11	78	9.65	9.63	55	9.99	9.13	77	10.09	10.39	44	11.36	10.37	76
Holding company equity capital / Total assets	11.51	10.88	62	11.10	10.29	62	11.52	11.16	57	12.45	11.37	65	13.08	11.21	79
Total equity capital (including minority interest) / Total assets	11.51	11.01	60	11.10	10.35	61	11.52	11.29	55	12.45	11.43	65	13.08	11.30	78
Common equity tier 1 capital / Total risk-weighted assets	12.40	12.69	52	11.59	12.12	46	11.57	12.38	38	11.07	12.50	32	11.69	12.37	46
Net loans and leases / Equity capital (X)	5.74	5.51	59	6.40	7.17	35	6.05	5.58	62	6.09	6.55	38	5.83	6.70	31
Cash dividends / Net income	11.04	25.30	23	24.68	38.61	34	22.79	42.30	25	12.16	25.65	28	7.93	24.05	25
Cash dividends / Net income (Subchapter S adjusted)		-21.71			29.17			-0.65			93.20			35.12	
Growth Rates															
Assets	64.27	9.29	96	22.14	18.76	67	82.98	16.68	97	19.24	8.66	85	8.65	9.35	61
Equity capital	70.35	9.31	97	12.03	8.26	74	69.39	6.99	97	13.47	12.19	65	12.59	12.50	63
Net loans and leases	52.95	0.79	97	13.07	15.42	48	68.32	9.07	97	18.47	8.63	82	6.77	10.51	44
Noncore funding	-32.36	-23.76	43	-10.05	9.77	33	-24.15	-12.18	38	4.90	4.16	52	20.49	6.76	68
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	1.86	0.05	95	1.16	0.77	80	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	1.46	11.05	26	0	4.56	26	4.68	13.56	31	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	99.15	103.07	28	104.88	104.70	55	106.74	102.81	74	102.78	104.21	48	101.22	104.10	43
Cash from ops + noncash items + op expense / Op expense + dividends	663.54	130.64	96	-14.84	144.11	1	216.96	147.24	80	-5.10	152.31	4	-1.66	123.74	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	179,273	124,846	294,596	260,458	221,001	43.60	250.21
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	178,764	124,538	293,618	259,887	220,507	43.54	250.39
Tax-exempt income on loans and leases.....	509	308	978	571	494	65.26	197.66
Estimated tax benefit on income on loans and leases.....	179	109	345	201	174	65.11	116.22
Income on loans and leases (tax equivalent).....	179,452	124,955	294,941	260,659	221,175	43.61	249.99
Investment interest income (tax equivalent).....	11,923	9,764	19,837	19,721	17,870	22.10	46.22
Interest on balances due from depository institutions.....	888	1,276	1,935	2,651	998	-30.41	495.97
Interest income on other earning assets.....	401	461	770	1,400	1,128	-13.02	70.64
Total interest income (tax equivalent).....	192,664	136,456	317,483	284,431	241,171	41.19	222.12
Interest on time deposits of \$250K or more.....	2,089	3,504	6,329	9,004	4,442	-40.38	
Interest on time deposits < \$250K.....	3,408	7,807	13,716	16,128	7,439	-56.35	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	12,248	10,166	22,814	26,436	17,655	20.48	397.28
Interest on other borrowings and trading liabilities.....	591	2,218	2,958	4,933	5,967	-73.35	-31.68
Interest on subordinated debt and mandatory convertible securities.....	3,639	0	3,169	0	0		1257.84
Total interest expense.....	21,975	23,695	48,986	56,501	35,503	-7.26	368.15
Net interest income (tax equivalent).....	170,689	112,761	268,497	227,930	205,668	51.37	209.68
Non-interest income.....	115,631	124,001	299,878	135,038	130,465	-6.75	102.22
Adjusted operating income (tax equivalent).....	286,320	236,762	568,375	362,968	336,133	20.93	154.96
Overhead expense.....	187,486	152,466	390,100	244,539	223,165	22.97	123.98
Provision for credit losses.....	-27,693	52,003	94,606	7,053	5,398		
Securities gains (losses).....	15	0	1,335	-91	-35		-99.62
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	126,754	32,328	85,300	111,433	107,454	292.09	279.72
Applicable income taxes.....	29,028	7,535	18,832	25,725	25,618	285.24	1235.85
Tax equivalent adjustments.....	1,550	1,175	2,839	1,894	1,600	31.91	85.63
Applicable income taxes (tax equivalent).....	30,578	8,710	21,671	27,619	27,218	251.07	916.56
Minority interest.....	8	0	8	0	0		
Net income before discontinued operations, net of minority interest.....	96,168	23,618	63,621	83,814	80,236	307.18	216.62
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	96,168	23,618	63,621	83,814	80,236	307.18	216.62
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	96,176	23,618	63,629	83,814	80,236	307.21	216.65
Investment securities income (tax equivalent).....	11,923	9,764	19,837	19,721	17,870	22.10	46.22
US Treasury and agency securities (excluding mortgage-backed securities).....	116	188	378	143	143	-38.30	-18.31
Mortgage-backed securities.....	6,474	5,471	9,829	12,991	12,142	18.33	14.30
All other securities.....	5,333	4,105	9,630	6,587	5,585	29.89	127.11
Cash dividends declared.....	10,620	5,828	14,502	10,194	6,363	82.22	14.19
Common.....	10,620	5,828	14,502	10,194	6,363	82.22	14.19
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.30	2.92	76	4.07	3.75	82	3.77	3.27	81	4.93	4.19	91	4.98	4.08	94
Less: Interest expense	0.38	0.25	79	0.71	0.67	56	0.58	0.48	69	0.98	0.95	57	0.73	0.75	49
Equals: Net interest income (tax equivalent)	2.92	2.65	70	3.36	3.04	71	3.19	2.77	75	3.95	3.21	92	4.25	3.33	96
Plus: Non-interest income	1.98	1.11	86	3.69	0.91	97	3.56	1.21	93	2.34	0.90	95	2.70	0.90	94
Equals: adjusted operating income (tax equivalent)	4.90	3.82	87	7.05	3.91	95	6.76	4.04	93	6.29	4.16	94	6.94	4.27	96
Less: Overhead expense	3.21	2.24	90	4.54	2.49	97	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95
Less: Provision for credit losses	-0.47	-0.15	9	1.55	0.56	97	1.12	0.51	91	0.12	0.12	59	0.11	0.12	56
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	49	0	0.03	21	0.02	0.02	58	0	0.01	10	0	0	30
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.17	1.79	75	0.96	0.96	50	1.01	1.04	45	1.93	1.53	80	2.22	1.55	92
Less: Applicable income taxes (tax equivalent)	0.52	0.41	78	0.26	0.21	62	0.26	0.23	58	0.48	0.35	82	0.56	0.32	94
Less: Minority interest	0	0	82	0	0	46	0	0	81	0	0	45	0	0	46
Equals: Net operating income	1.65	1.36	78	0.70	0.77	45	0.76	0.81	40	1.45	1.19	78	1.66	1.22	88
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.65	1.35	78	0.70	0.77	45	0.76	0.82	39	1.45	1.19	78	1.66	1.22	88
Memo: Net income (last four quarters)	1.25	1.25	52	1.08	0.98	59	0.76	0.82	39	1.45	1.19	77	1.66	1.22	88
Net income—BHC and noncontrolling (minority) interest	1.65	1.37	77	0.70	0.78	44	0.76	0.83	39	1.45	1.19	77	1.66	1.22	87
Margin Analysis															
Average earning assets / Average assets	92.56	93.15	41	91.41	93.41	20	91.87	92.32	43	90.87	93.22	22	88.78	93.23	7
Average interest-bearing funds / Average assets	66.60	62.32	68	64.26	69.51	28	65.63	64.06	62	66.54	70.66	31	67.60	70.70	35
Interest income (tax equivalent) / Average earning assets	3.56	3.14	75	4.45	4.03	83	4.11	3.55	83	5.42	4.49	92	5.61	4.38	98
Interest expense / Average earning assets	0.41	0.27	79	0.77	0.71	59	0.63	0.52	68	1.08	1.02	55	0.83	0.81	52
Net interest income (tax equivalent) / Average earning assets	3.16	2.85	67	3.67	3.26	76	3.47	3.01	75	4.35	3.45	94	4.79	3.58	97
Yield or Cost															
Total loans and leases (tax equivalent)	4.54	4.05	78	5.08	4.49	85	4.84	4.27	81	5.92	4.98	92	6.11	4.85	94
Interest-bearing bank balances	0.12	0.11	80	0.74	0.57	76	0.32	0.27	68	2.72	2.26	78	2.39	1.88	83
Federal funds sold and reverse repos	0.10	0.26	46	0.65	0.59	63	0.36	0.68	42	2.17	2.02	52	1.92	1.50	60
Trading assets		0.42			0.75			0.60			0.49			0.70	
Total earning assets	3.54	3.11	76	4.41	3.99	82	4.07	3.51	83	5.39	4.47	93	5.57	4.33	98
Investment securities (tax equivalent)	1.94	1.80	60	2.71	2.54	69	2.29	2.25	54	2.95	2.74	70	2.94	2.69	72
US Treasury and agency securities (excluding mortgage-backed securities)	1.40	1.28	61	1.42	2.27	16	1.59	1.75	43	1.75	2.54	13	1.71	2.20	26
Mortgage-backed securities	1.36	1.56	30	2.37	2.30	59	1.61	2.05	15	2.60	2.54	60	2.44	2.44	52
All other securities	3.26	2.91	66	3.43	3.16	67	3.26	3.24	60	4.15	3.80	70	4.40	3.74	78
Interest-bearing deposits	0.47	0.24	88	1.08	0.80	77	0.85	0.53	82	1.36	1.13	74	1.01	0.85	69
Time deposits of \$250K or more	1.09	0.76	80	2.07	1.86	71	1.67	1.42	74	2.44	2.13	84	1.68	1.57	57
Time deposits < \$250K	0.69	0.72	54	1.80	1.71	60	1.45	1.36	58	1.97	1.91	53	1.25	1.42	27
Other domestic deposits	0.39	0.17	91	0.73	0.50	80	0.59	0.36	84	1.12	0.86	72	0.83	0.64	69
Foreign deposits		0.12			1.44			0.42			2.53			1.85	
Federal funds purchased and repos	0.36	0.19	87	0.72	0.53	68	0.61	0.62	64	1.10	1.23	49	0.19	1.03	16
Other borrowed funds and trading liabilities	0.02	1.31	6	0.99	0.60	66	0.53	1.50	10	1.26	1.03	53	2.44	2.10	81
All interest-bearing funds	0.57	0.40	78	1.10	0.96	63	0.89	0.74	68	1.47	1.34	61	1.08	1.06	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	115,631	124,001	299,878	135,038	130,465
Fiduciary activities income	819	590	1,275	1,182	1,051
Service charges on deposit accounts - domestic	4,205	4,207	8,677	9,072	8,502
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	3,680	2,423	5,173	0	3,986
Insurance activities revenue	155	52	632	0	144
Venture capital revenue	0	0	0	0	0
Net servicing fees	6,307	-7,700	-9,579	3,133	14,081
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	86,489	113,643	265,993	100,669	88,972
Other non-interest income	10,141	8,311	21,902	16,920	13,729
Total overhead expenses	187,486	152,466	390,100	244,539	223,165
Personnel expense	126,938	98,880	233,768	152,084	136,892
Net occupancy expense	11,033	8,119	18,633	15,339	13,683
Goodwill impairment losses	0	0	0	100	0
Amortization expenses and impairment loss (other intangible assets)	2,834	2,408	5,323	4,339	3,185
Other operating expenses	46,681	43,059	132,376	72,677	69,405
Fee income on mutual funds and annuities	229	188	399	300	425
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,945	1,506	1,852	1,399	1,383
Average personnel expense per employee	65.26	65.66	126.22	108.71	98.98
Average assets per employee	6,004.11	4,457.60	4,542.93	4,124.95	3,500.14

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.20	2.15	25	0.15	0.61	73	0.13	2.02	25	0.22	0.66	73	0.33	1.69	43
Overhead expenses / Net Interest Income + non-interest income	65.84	59.03	75	64.72	61.89	65	68.98	62.28	79	67.73	61.79	77	66.71	61.22	72
Percent of Average Assets															
Total overhead expense	3.21	2.24	90	4.54	2.49	97	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95
Personnel expense	2.17	1.25	95	2.95	1.44	97	2.78	1.30	98	2.64	1.50	96	2.83	1.46	95
Net occupancy expense	0.19	0.24	23	0.24	0.30	29	0.22	0.26	27	0.27	0.32	31	0.28	0.31	40
Other operating expenses	0.85	0.73	75	1.35	0.72	93	1.64	0.94	86	1.34	0.76	94	1.50	0.79	94
Overhead less non-interest income	1.23	1.10	56	0.85	1.53	8	1.07	1.25	37	1.90	1.65	74	1.92	1.65	73
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.48	58.45	76	64.40	60.15	76	68.63	61.82	78	67.37	59.91	80	66.39	60.51	73
Personnel expense	44.33	33.10	95	41.76	34.68	82	41.13	32.36	90	41.90	34.17	88	40.73	34.42	85
Net occupancy expense	3.85	6.33	14	3.43	7.20	5	3.28	6.58	9	4.23	7.50	8	4.07	7.33	6
Other operating expenses	17.29	18.60	44	19.20	17.75	68	24.23	22.28	73	21.25	17.93	75	21.60	18.28	80
Total non-interest income	40.39	28.18	78	52.37	21.21	94	52.76	28.83	88	37.20	19.83	92	38.81	20.30	91
Fiduciary activities income	0.29	2.24	31	0.25	1.37	52	0.22	2.09	31	0.33	1.61	50	0.31	1.95	46
Service charges on domestic deposit accounts	1.47	3.19	22	1.78	2.85	34	1.53	3.27	22	2.50	3.21	38	2.53	3.58	35
Trading revenue	0	0.72	23	0	0.14	44	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	1.29	2.52	47	1.02	1.01	65	0.91	2.46	38	0	0.91	19	1.19	0.85	69
Insurance activities revenue	0.05	0.37	45	0.02	0.45	58	0.11	0.41	56	0	0.37	22	0.04	0.46	56
Venture capital revenue	0	0.02	44	0	0	49	0	0.01	44	0	0	50	0	0	49
Net servicing fees	2.20	0.55	89	-3.25	-0.19	8	-1.69	0.01	9	0.86	0.22	91	4.19	0.52	94
Net securitization income	0	0.01	44	0	0	50	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	30.21	3.83	98	48	4.33	98	46.80	3.92	98	27.73	2.27	98	26.47	1.98	97
Other non-interest income	3.54	9.26	10	3.51	7.35	25	3.85	9.65	15	4.66	7.41	25	4.08	7.05	18
Overhead less non-interest income	25.10	29.94	32	12.02	38.09	7	15.87	31.93	13	30.17	39.47	17	27.58	39.75	13
Applicable income taxes / Pretax net operating income (tax equivalent)	22.90	21.54	64	23.31	18.84	73	22.08	18.63	70	23.09	21.51	61	23.84	18.37	81
Applicable income tax + TE / Pretax net operating income + TE	24.12	23.10	69	26.94	22.28	80	25.41	21.18	81	24.79	23.31	61	25.33	21.35	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	6,332,957	3,689,594	6,102,967	3,366,046	2,850,390	71.64	287.75
Commercial and industrial loans	1,341,226	1,281,861	1,541,392	1,031,968	847,266	4.63	300.40
Loans to individuals	266,734	231,655	256,559	220,414	185,380	15.14	567.72
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	14,000	19,879	20,047	19,462	18,823	-29.57	49.46
Other loans and leases	65,566	39,513	61,167	34,270	44,467	65.94	19.10
Less: Unearned income	0	0	0	0	0		-100.00
Loans and leases, net of unearned income	8,020,483	5,262,502	7,982,132	4,672,160	3,946,326	52.41	286.99
Less: Allowance for loan and lease losses	144,663	113,129	170,389	31,139	28,932	27.87	509.52
Net loans and leases	7,875,820	5,149,373	7,811,743	4,641,021	3,917,394	52.95	284.41
Debt securities that reprice or mature in over 1 year	1,354,134	685,939	1,109,631	686,424	640,415	97.41	154.95
Mutual funds and equity securities	4,803	4,329	4,591	4,295	3,107	10.95	54.14
Subtotal	9,234,757	5,839,641	8,925,965	5,331,740	4,560,916	58.14	257.51
Interest-bearing bank balances	1,596,868	649,244	1,085,754	52,756	55,611	145.96	6729.48
Federal funds sold and reverse repos	59,321	34,638	121,153	131,119	31,364	71.26	342.20
Debt securities that reprice or mature within 1 year	50,237	61,499	62,769	1,957	15,283	-18.31	392.86
Trading assets	0	0	0	0	0		
Total earning assets	10,941,183	6,585,022	10,195,641	5,517,572	4,663,174	66.15	316.00
Non-interest-bearing cash and due from depository institutions	60,908	33,710	110,991	48,806	38,381	80.68	16.86
Premises, fixed assets, and leases	188,019	131,085	188,872	122,670	86,882	43.43	176.33
Other real estate owned	11,986	15,091	12,111	18,939	12,643	-20.58	21.05
Investment in unconsolidated subsidiaries	930	930	930	930	930	0.00	0.00
Intangible and other assets	715,341	489,698	698,785	416,004	334,754	46.08	355.93
Total assets	11,918,367	7,255,536	11,207,330	6,124,921	5,136,764	64.27	308.45
Quarterly average assets	11,877,350	7,044,929	11,079,935	6,146,255	5,028,759	68.59	311.19
Average loans and leases (YTD)	7,905,536	4,921,278	6,097,466	4,401,888	3,618,865	60.64	303.49
Memoranda							
Loans held-for-sale	821,529	435,479	899,173	262,518	278,815	88.65	154.94
Loans not held-for-sale	7,198,954	4,827,023	7,082,959	4,409,642	3,667,511	49.14	311.30
Real estate loans secured by 1-4 family	2,225,373	1,414,389	2,181,251	1,194,502	1,025,110	57.34	184.86
Commercial real estate loans	4,059,592	2,236,720	3,883,149	2,145,392	1,803,590	81.50	392.01
Construction and land development	1,145,165	553,619	1,222,220	551,101	556,051	106.85	424.94
Multifamily	363,600	115,149	175,676	69,429	75,457	215.76	821.74
Nonfarm nonresidential	2,550,827	1,567,952	2,485,253	1,524,862	1,172,082	62.69	349.48
Real estate loans secured by farmland	47,992	38,485	38,567	26,152	21,690	24.70	78.08
Total investment securities	1,409,174	751,767	1,176,991	692,676	658,805	87.45	158.82
U.S. Treasury securities	10,534	22,771	16,628	7,448	7,242	-53.74	133.41
US agency securities (excluding mortgage-backed securities)	8,255	3,024	2,003	0	989	172.98	-46.82
Municipal securities	332,883	266,052	356,329	189,235	138,887	25.12	246.75
Mortgage-backed securities	1,050,164	454,606	794,924	490,676	508,580	131.01	146.92
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,535	985	2,516	1,022	0	157.36	
Mutual funds and equity securities	4,803	4,329	4,591	4,295	3,107	10.95	54.14
Available-for-sale securities	1,404,371	747,438	1,172,400	688,381	655,698	87.89	157.94
U.S. Treasury securities	10,534	22,771	16,628	7,448	7,242	-53.74	133.41
US agency securities (excluding mortgage-backed securities)	8,255	3,024	2,003	0	989	172.98	-46.82
Municipal securities	332,883	266,052	356,329	189,235	138,887	25.12	246.75
Mortgage-backed securities	1,050,164	454,606	794,924	490,676	508,580	131.01	146.92
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,535	985	2,516	1,022	0	157.36	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	22,320	29,683	34,552	11,676	-12,335	-24.81	99.16
Structured notes, fair value	0	0	0	0	0		
Pledged securities	998,047	475,645	804,821	373,674	326,215	109.83	121.29

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,484,982	1,775,323	2,274,103	1,208,175	949,135	39.97	259.62
NOW, ATS and transaction accounts	3,015,253	1,236,094	2,491,765	1,014,875	863,706	143.93	1595.04
Time deposits less brokered deposits < \$250K	886,596	852,846	981,668	836,129	682,678	3.96	
MMDA and other savings accounts	3,421,281	1,749,889	3,254,915	1,520,035	1,239,131	95.51	171.65
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,808,112	5,614,152	9,002,451	4,579,214	3,734,650	74.70	318.43
Time deposits of \$250K or more	365,761	330,667	389,097	343,756	353,134	10.61	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	33,056	32,732	32,199	23,745	15,081	0.99	12.90
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	115,000	15,000	104,417	180,060	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	1,555	150,000	1,598	181,108	1,705	-98.96	-89.23
Brokered deposits < \$250K	30,083	7,982	66,489	11,968	83,933	276.89	
Noncore funding	430,455	636,381	504,383	664,994	633,913	-32.36	91.17
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	149,351	30,930	189,527	30,930	30,930	382.87	264.23
Other liabilities	158,635	168,857	219,587	87,454	65,414	-6.05	272.29
Total liabilities	10,546,553	6,450,320	9,915,948	5,362,592	4,464,907	63.50	297.56
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	47,361	32,101	47,222	31,034	30,725	47.54	27435.47
Common surplus	902,782	462,930	898,847	425,633	424,146	95.01	709.29
Retained earnings	403,173	286,296	317,625	293,524	221,213	40.82	182.06
Accumulated other comprehensive income	18,405	23,889	27,595	12,138	-4,227	-22.96	75.67
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,371,721	805,216	1,291,289	762,329	671,857	70.35	417.35
Noncontrolling (minority) interest in subsidiaries	93	0	93	0	0		
Total equity capital, including minority interest	1,371,814	805,216	1,291,382	762,329	671,857	70.37	417.39
Total liabilities and capital	11,918,367	7,255,536	11,207,330	6,124,921	5,136,764	64.27	308.45
Memoranda							
Non-interest-bearing deposits	2,484,982	1,775,323	2,274,103	1,208,175	949,135	39.97	259.62
Interest-bearing deposits	7,718,974	4,177,478	7,183,934	3,726,763	3,222,582	84.78	320.85
Total deposits	10,203,956	5,952,801	9,458,037	4,934,938	4,171,717	71.41	304.09
Long-term debt that reprices within 1 year	20,000	0	0	0	0		98.51
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,291,289	762,329	762,329	671,857	596,729		
Accounting restatements	0	-25,018	-25,018	-1,309	0		
Net income	96,168	23,618	63,621	83,814	80,236		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,074	3,517	9,682	1,796	5,739		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	34,847	479,720	0	0		
Less: Dividends declared	10,620	5,828	14,502	10,194	6,363		
Change in other comprehensive income	-9,190	11,751	15,457	16,365	-4,484		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,371,721	805,216	1,291,289	762,329	671,857		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	53.14	36.32	83	50.85	48.99	57	54.46	36.22	85	54.96	52.67	52	55.49	53.63	52
Commercial and industrial loans	11.25	12.25	50	17.67	14.96	66	13.75	13.52	51	16.85	11.45	79	16.49	11.42	77
Loans to individuals	2.24	3.48	58	3.19	2.29	76	2.29	3.40	55	3.60	2.71	74	3.61	2.65	75
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0	45	0	0.03	31	0	0	44	0	0	44
Agricultural loans	0.12	0.21	65	0.27	0.47	65	0.18	0.19	70	0.32	0.53	64	0.37	0.47	69
Other loans and leases	0.55	4.22	12	0.54	1.29	59	0.55	4.63	10	0.56	1.08	63	0.87	2.64	38
Net loans and leases	66.08	59.81	68	70.97	71.37	44	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58
Debt securities over 1 year	11.36	17.61	25	9.45	12.18	35	9.90	15.55	25	11.21	13.66	37	12.47	13.20	51
Mutual funds and equity securities	0.04	0.06	57	0.06	0.06	68	0.04	0.05	57	0.07	0.06	68	0.06	0.05	70
Subtotal	77.48	78.32	35	80.49	84.41	25	79.64	78.16	41	87.05	86.76	44	88.79	87.24	56
Interest-bearing bank balances	13.40	9.11	75	8.95	5.87	76	9.69	7.51	68	0.86	2.97	27	1.08	2.30	38
Federal funds sold and reverse repos	0.50	0.52	78	0.48	0.04	92	1.08	0.82	85	2.14	0.03	98	0.61	0.01	98
Debt securities 1 year or less	0.42	1.53	25	0.85	1.97	37	0.56	1.68	27	0.03	2.10	6	0.30	2.14	19
Trading assets	0	0.60	18	0	0.04	39	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	91.80	91.43	55	90.76	92.83	17	90.97	91.05	48	90.08	92.39	18	90.78	92.24	30
Non-interest cash and due from depository institutions	0.51	1.01	15	0.46	1.08	15	0.99	1.07	43	0.80	1.14	27	0.75	1.25	25
Other real estate owned	0.10	0.02	93	0.21	0.04	94	0.11	0.02	93	0.31	0.04	95	0.25	0.04	92
All other assets	7.69	7.50	53	8.78	5.99	89	8.04	7.82	55	9.12	6.41	88	8.47	6.39	79
Memoranda															
Short-term investments	14.32	12.01	67	10.27	8.34	68	11.33	11.17	58	3.03	5.36	36	1.99	4.70	27
U.S. Treasury securities	0.09	1.08	40	0.31	0.19	79	0.15	0.84	55	0.12	0.29	70	0.14	0.37	67
US agency securities (excluding mortgage-backed securities)	0.07	0.77	30	0.04	0.98	21	0.02	0.63	26	0	1.25	8	0.02	1.67	17
Municipal securities	2.79	1.72	70	3.67	2.64	68	3.18	1.69	77	3.09	2.58	66	2.70	2.66	61
Mortgage-backed securities	8.81	12.97	33	6.27	8.33	37	7.09	11.75	26	8.01	9.38	47	9.90	8.73	63
Asset-backed securities	0	0.38	26	0	0.27	34	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	0.02	0.52	33	0.01	0.55	31	0.02	0.42	35	0.02	0.53	35	0	0.52	16
Loans held-for-sale	6.89	0.42	96	6	0.56	95	8.02	0.52	97	4.29	0.39	95	5.43	0.29	96
Loans held for investment	60.40	59.85	50	66.53	70.96	25	63.20	61.72	45	72	72.01	40	71.40	73.24	38
Real estate loans secured by 1-4 family	18.67	11.69	78	19.49	15.05	70	19.46	11.91	82	19.50	16.02	67	19.96	16.83	67
Revolving	3.37	1.45	87	3.27	1.96	74	3.64	1.66	87	3.62	2.24	72	3.71	2.43	71
Closed-end, secured by first liens	15.19	9.84	78	16.02	12.48	70	15.68	9.81	79	15.62	13.07	68	15.98	13.60	66
Closed-end, secured by junior liens	0.12	0.20	43	0.21	0.31	42	0.14	0.22	48	0.26	0.37	42	0.26	0.41	43
Commercial real estate loans	34.06	22.48	81	30.83	30.76	53	34.65	22.22	82	35.03	33.26	59	35.11	33.39	60
Construction and land development	9.61	3.35	94	7.63	4.65	81	10.91	3.40	96	9	5	87	10.82	4.78	90
Multifamily	3.05	3.31	58	1.59	4.68	24	1.57	3.12	34	1.13	4.76	14	1.47	5.12	19
Nonfarm nonresidential	21.40	14.81	75	21.61	19.93	62	22.18	14.72	76	24.90	21.85	66	22.82	21.85	56
Real estate loans secured by farmland	0.40	0.34	68	0.53	0.85	61	0.34	0.33	68	0.43	0.95	56	0.42	0.88	56

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	78.96	59.66	85	70.11	68.15	55	76.46	57.15	87	72.04	72.74	46	72.23	72.88	47
Real estate loans secured by 1-4 family	27.75	19.82	75	26.88	21.04	71	27.33	19.43	78	25.57	22.29	60	25.98	23.13	61
Revolving	5	2.42	86	4.50	2.76	76	5.11	2.64	84	4.74	3.13	73	4.83	3.34	70
Closed-end	22.74	17.22	70	22.37	17.91	70	22.21	16.59	73	20.82	18.71	62	21.15	19.33	60
Commercial real estate loans	50.62	36.54	78	42.50	43.14	46	48.65	34.63	78	45.92	46.16	52	45.70	45.57	53
Construction and land development	14.28	5.50	95	10.52	6.52	78	15.31	5.26	96	11.80	6.97	80	14.09	6.53	89
1-4 family	6.66	1.11	98	4.23	1.40	94	6.81	0.93	98	4.57	1.47	93	4.10	1.52	89
Other	7.62	4.33	84	6.29	5.04	68	8.50	4.19	89	7.23	5.34	72	9.99	4.90	89
Multifamily	4.53	5.34	54	2.19	6.37	19	2.20	4.96	27	1.49	6.42	11	1.91	6.76	17
Nonfarm nonresidential	31.80	24.14	68	29.79	28.11	58	31.14	22.93	70	32.64	30.59	59	29.70	30.16	45
Owner-occupied	10.92	8.14	68	12.25	9.61	74	11.10	7.68	71	12.93	10.68	68	11.96	10.31	61
Other	20.89	15.71	68	17.54	18.11	51	20.03	14.95	67	19.71	19.36	53	17.74	19.35	40
Real estate loans secured by farmland	0.60	0.59	68	0.73	1.24	59	0.48	0.54	67	0.56	1.38	55	0.55	1.27	56
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0	45	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans	16.72	20.98	38	24.36	21.54	61	19.31	22.17	41	22.09	16.16	75	21.47	16.21	72
Loans to individuals	3.33	6.28	56	4.40	3.41	74	3.21	6.13	54	4.72	4	72	4.70	3.89	74
Credit card loans	0	0.51	22	0	0.03	32	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	0.17	0.37	62	0.38	0.71	63	0.25	0.32	68	0.42	0.78	62	0.48	0.69	67
Other loans and leases	0.82	8.03	13	0.75	1.89	59	0.77	9.09	10	0.73	1.48	61	1.13	3.74	38
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	496.08	383.17	75	497.64	493.71	55	506.74	381.27	77	531.30	493.53	60	488.96	505.61	44
Real estate loans secured by 1-4 family	174.32	124.52	73	190.77	152.34	70	181.11	125.03	75	188.54	151.03	70	175.85	161.34	63
Revolving	31.44	15.53	81	31.96	20.05	74	33.89	17.42	80	34.97	21.25	73	32.68	23.52	68
Closed-end	142.88	107.53	72	158.80	129.93	72	147.22	106.14	73	153.57	127.10	69	143.17	134.73	63
Commercial real estate loans	318	238.21	71	301.68	312.13	47	322.42	234.65	70	338.63	311.74	63	309.39	316.03	49
Construction and land development	89.70	35.52	93	74.67	47.15	80	101.48	35.62	95	86.99	46.63	86	95.39	44.92	89
1-4 family	41.86	7.06	96	30.06	9.84	92	45.13	6.34	97	33.67	9.52	94	27.76	10.21	90
Other	47.85	28.07	79	44.61	36.48	65	56.35	28.16	85	53.31	35.90	73	67.62	33.75	90
Multifamily	28.48	34.78	54	15.53	47.28	20	14.59	32.74	30	10.96	44.76	14	12.94	48.38	18
Nonfarm nonresidential	199.81	157.17	65	211.48	203.73	53	206.35	155.06	65	240.69	206.64	67	201.06	208.15	45
Owner-occupied	68.59	52.65	67	86.96	69.16	72	73.59	52.37	72	95.35	71.54	75	80.94	70.68	62
Other	131.23	102.08	64	124.52	130.32	47	132.76	100.54	64	145.33	130.65	60	120.12	134.17	39
Real estate loans secured by farmland	3.76	3.59	66	5.19	8.48	61	3.20	3.44	67	4.13	8.66	56	3.72	8.13	56
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.03	45	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans	105.06	127.07	43	172.89	154.44	64	127.98	139.91	44	162.89	106.70	80	145.34	107.07	72
Loans to individuals	20.89	35.29	57	31.24	22.72	74	21.30	37.47	56	34.79	24.83	74	31.80	24.45	76
Credit card loans	0	2.61	22	0	0.21	32	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	1.10	2.01	65	2.68	4.68	64	1.66	1.88	69	3.07	4.86	63	3.23	4.49	69
Other loans and leases	5.14	46.75	12	5.33	13.44	58	5.08	49.54	10	5.41	10.25	63	7.63	25.58	38
Supplemental															
Non-owner occupied CRE loans / Gross loans	39.92	28.84	79	30.26	33.40	44	37.55	27.32	74	32.99	35.38	45	33.78	35.09	51
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	250.78	187.37	72	214.77	241.60	42	248.86	183.76	70	243.28	239.13	57	228.65	243.62	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	319.37	244.59	71	301.74	315.12	46	322.44	240.85	69	338.63	315.15	62	309.58	318.90	49

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	14.32	12.01	67	10.27	8.34	68	11.33	11.17	58	3.03	5.36	36	1.99	4.70	27
Liquid assets	23.38	28.17	40	16.51	17.64	46	19.02	26.22	33	11.93	16.28	31	12.50	15.56	41
Investment securities	11.82	19.64	22	10.36	14.73	28	10.50	17.85	20	11.31	16.41	24	12.83	16.02	38
Net loans and leases	66.08	59.81	68	70.97	71.37	44	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58
Net loans, leases and standby letters of credit	66.66	60.62	68	71.22	71.74	42	70.31	62.48	72	76.09	72.78	62	76.63	73.71	58
Core deposits	82.29	74.75	81	77.38	73.75	64	80.33	70.67	82	74.76	71.61	65	72.70	69.97	59
Noncore funding	3.61	10.89	18	8.77	13.25	31	4.50	14.13	16	10.86	14.61	36	12.34	16.58	34
Time deposits of \$250K or more	3.07	1.81	78	4.56	3.78	63	3.47	2.11	79	5.61	4.33	72	6.87	4.28	79
Foreign deposits	0	0.35	39	0	0	48	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	0.28	1.20	37	0.45	0.72	57	0.29	1.47	35	0.39	0.77	53	0.29	0.96	47
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.22	0.52	15	-0.03	0.67	9	-0.79	0.54	10	-1.75	0.75	1	-0.32	0.97	1
Commercial paper	0	0.01	45	0	0	49	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	1.58	1.76	64	0.13	1.24	34	1.70	2.75	49	3.51	3.63	56
Earning assets that reprice within 1 year	31.90	38.93	28	29.49	31.27	51	29.87	39.38	24	22.71	33.16	23	23.26	32.35	28
Interest-bearing liabilities that reprice within 1 year	7.39	7.04	69	12.77	16.01	52	9.36	8.20	72	13.30	18.54	46	14.71	18.20	51
Long-term debt that reprices within 1 year	0.17	0.26	70	0	0.11	38	0	0.47	27	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	24.35	30.25	35	16.72	14.91	50	20.51	29.11	30	9.41	13.71	34	8.55	12.98	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-13.80	-1.82	14	-1.86	5.81	27	-8.56	3.20	15	8.96	10.70	42	11.62	13.54	40
Net short-term noncore funding dependence	-15.06	-8.21	22	-5.78	0.49	29	-9.90	-4.76	26	3.57	5.88	37	9.10	8.57	52
Short-term investment / Short-term noncore funding	543.83	284.81	84	183.18	146.06	71	329.67	184.19	82	49.34	78.10	55	19.73	62.28	36
Liquid assets - short-term noncore funding / Nonliquid assets	27.07	34.02	46	13.06	11.45	55	19.24	28.18	42	6.57	6.90	53	2.75	4.17	48
Net loans and leases / Total deposits	77.18	74.66	56	86.50	88.39	44	82.59	79.43	61	94.04	90.96	55	93.90	92.88	50
Net loans and leases / Core deposits	80.30	81.17	52	91.72	97.80	40	86.77	88.34	55	101.35	102.55	49	104.89	106.50	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.84			1.14			1.57			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.90	1.94	58	4.46	3.84	57	3.18	4.31	44	1.94	1.28	73	-2.23	-1.95	37
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			-0.02			0.02			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	6.32	25	0	11.38	15	0	7.25	23	0	10.76	18
Available-for-sale securities	99.66	84.66	76	99.42	92.05	60	99.61	87.23	75	99.38	91.33	59	99.53	88.32	64
U.S. Treasury securities	0.75	5.52	43	3.03	1.51	82	1.41	4.72	57	1.08	2.07	71	1.10	2.08	68
US agency securities (excluding mortgage-backed securities)	0.59	4.50	37	0.40	7.21	21	0.17	4.01	26	0	8.16	7	0.15	11	16
Municipal securities	23.62	8.87	81	35.39	17.50	82	30.27	9.83	86	27.32	15.40	77	21.08	16.63	67
Mortgage-backed securities	74.52	66.59	58	60.47	56.49	53	67.54	66.64	50	70.84	57.07	69	77.20	54.50	80
Asset-backed securities	0	2.05	26	0	1.54	33	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	0.18	3.17	36	0.13	4.07	30	0.21	3.01	39	0.15	3.73	36	0	3.75	16
Mutual funds and equity securities	0.34	0.32	68	0.58	0.49	74	0.39	0.35	68	0.62	0.49	73	0.47	0.41	73
Debt securities 1 year or less	3.56	8.69	32	8.18	13.85	44	5.33	10.55	32	0.28	13.55	7	2.32	13.91	20
Debt securities 1 to 5 years	20.44	17.05	62	19.23	19.89	55	19.88	17.03	59	26.27	23.43	61	2.09	23.42	9
Debt securities over 5 years	75.66	72.17	48	72.02	61.58	60	74.39	69.86	50	72.83	58.63	68	95.12	58.36	93
Pledged securities	70.82	33.87	89	63.27	47.76	65	68.38	35.67	88	53.95	43.76	62	49.52	42.20	60
Structured notes, fair value	0	0.03	41	0	0.04	41	0	0.02	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	128.93	51.37	84	598.92	139.78	90	583.24	183.32	89	81.73	32.84	80	12.56	16.28	55
Investment securities	87.45	33.34	87	10.81	9.89	55	69.92	23.62	88	5.14	4.80	55	22.14	8.02	80
Core deposits	74.70	16.88	95	27.58	22.99	69	96.59	26.88	96	22.61	9.96	86	8.10	10.40	52
Noncore funding	-32.36	-23.76	43	-10.05	9.77	33	-24.15	-12.18	38	4.90	4.16	52	20.49	6.76	68

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,529,697	1,146,158	2,719,996	1,086,173	1,032,390
Commit: Secured commercial real estate loans	1,260,611	363,980	1,354,474	337,089	333,397
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	68,792	17,881	67,598	19,569	19,024
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,675,217	1,390,924	1,733,728	1,073,437	640,208
Written options contracts (interest rate)	836,596	1,521,950	1,560,753	726,225	547,131
Purchased options contracts (interest rate)	397,389	316,018	369,132	273,027	232,226
Interest rate swaps	866,886	729,520	807,221	561,980	324,293
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	21.23	22.45	53	15.80	15.78	50	24.27	22.01	65	17.73	16.97	57	20.10	17.31	68
Standby letters of credit	0.58	0.67	58	0.25	0.31	50	0.60	0.71	58	0.32	0.36	49	0.37	0.35	56
Commercial and similar letters of credit	0	0.02	19	0	0.01	36	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.12	41	0	0	50	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0	46	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0	47	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0	46	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0	47	0	0.30	33	0	0	47	0	0	47
Derivative contracts	31.68	49.75	68	54.56	4.37	98	39.89	48.62	72	43.02	2.95	97	33.95	6.51	96
Interest rate contracts	31.68	35.96	73	54.56	4.21	99	39.89	34.36	75	43.02	2.87	97	33.95	6.40	97
Interest rate futures and forward contracts	14.06	5.17	89	19.17	0.33	98	15.47	6.21	88	17.53	0.08	98	12.46	0.25	98
Written options contracts (interest rate)	7.02	1.82	90	20.98	0.35	99	13.93	2.18	91	11.86	0.13	99	10.65	0.26	99
Purchased options contracts (interest rate)	3.33	1.33	83	4.36	0.04	98	3.29	1.46	82	4.46	0.02	98	4.52	0.07	97
Interest rate swaps	7.27	20.67	35	10.05	2.79	83	7.20	20.83	31	9.18	2.19	84	6.31	5.18	64
Foreign exchange contracts	0	6.16	25	0	0	47	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	0	47	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0	49	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.86	34	0	0	48	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0	49	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0	49	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.29	37	0	0	49	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	32	42.93	46	23.29	23.96	47	44.61	42.82	69	24.68	24.81	51	28.53	25.18	65

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,776,088	3,958,412	4,470,834	2,634,669	1,743,858
Interest rate contracts	3,776,088	3,958,412	4,470,834	2,634,669	1,743,858
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,675,217	1,390,924	1,733,728	1,073,437	640,208
Written options	836,596	1,521,950	1,560,753	726,225	547,131
Exchange-traded	0	0	0	0	0
Over-the-counter	836,596	1,521,950	1,560,753	726,225	547,131
Purchased options	397,389	316,018	369,132	273,027	232,226
Exchange-traded	0	0	0	0	3,800
Over-the-counter	397,389	316,018	369,132	273,027	228,426
Swaps	866,886	729,520	807,221	561,980	324,293
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,776,088	3,958,412	4,470,834	2,634,669	1,743,858
Interest rate contracts	3,776,088	3,958,412	4,470,834	2,634,669	1,743,858
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,436,992	2,406,462	2,534,681	1,908,444	1,196,726
One year or less	1,226,155	1,250,399	1,465,502	686,436	478,008
Over 1 year to 5 years	348,280	543,116	348,864	636,420	281,480
Over 5 years	862,557	612,947	720,315	585,588	437,238
Gross negative fair value (absolute value)	28,960	59,869	51,783	22,894	13,961
Gross positive fair value	42,182	90,344	72,479	26,942	16,640
Held for trading	0	0	0	0	0
Non-traded	42,182	90,344	72,479	26,942	16,640
Current credit exposure on risk-based capital derivative contracts	42,182	46,319	71,825	17,019	10,394
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.09	76	100	99.90	56	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.27	25	0	0.10	44	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.17	34	0	0	47	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards															
Written options	44.36	12.57	87	35.14	16.21	82	38.78	14.05	84	40.74	14.06	81	36.71	11.75	82
Exchange-traded	22.16	7.49	86	38.45	12.26	89	34.91	8.18	92	27.56	11.73	78	31.37	11.14	81
Over-the-counter	0	0.11	42	0	0	49	0	0.14	40	0	0	48	0	0	49
Purchased options	22.16	7.20	86	38.45	12.21	89	34.91	7.73	92	27.56	10.84	80	31.37	10.65	82
Exchange-traded	10.52	3.44	82	7.98	1.85	87	8.26	3.42	75	10.36	2.45	85	13.32	1.29	92
Over-the-counter	0	0.12	40	0	0	49	0	0.15	40	0	0	49	0.22	0	98
Swaps	10.52	3.04	83	7.98	1.81	87	8.26	2.86	81	10.36	2.28	85	13.10	1.22	92
22.96	71.23	13	18.43	69.08	13	18.06	68.76	14	21.33	64.61	21	18.60	65.42	22	
Held for trading															
Interest rate contracts	0	40.60	20	0	13.70	36	0	43.53	19	0	15.01	35	0	13.60	38
Foreign exchange contracts	0	34.42	21	0	13.72	36	0	36.62	19	0	16.17	35	0	12.87	38
Equity, commodity, and other contracts	0	1.57	33	0	0	47	0	1.60	32	0	0.11	46	0	0	48
0	0.58	40	0	0	49	0	0.68	38	0	0	48	0	0	49	
Non-traded															
Interest rate contracts	100	59.40	79	100	86.30	63	100	56.47	80	100	84.99	64	100	86.40	61
Foreign exchange contracts	100	56.19	86	100	86.12	67	100	53.82	87	100	84.69	69	100	85.51	64
Equity, commodity, and other contracts	0	0.38	33	0	0	46	0	0.46	34	0	0.01	44	0	0	47
0	0.13	38	0	0	48	0	0.10	37	0	0.01	47	0	0	48	
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	64.54	91.87	10	60.79	70.94	27	56.69	91.48	10	72.44	80.07	32	68.63	82.85	24
Over 1 year to 5 years	32.47	28.05	63	31.59	16.71	74	32.78	32.05	60	26.05	15.20	70	27.41	12.75	77
Over 5 years	9.22	26.03	20	13.72	18.62	48	7.80	27.06	20	24.16	22.92	60	16.14	22.66	49
22.84	30.08	45	15.48	31.71	32	16.11	29.56	35	22.23	34.12	41	25.07	36.28	42	
Gross negative fair value (absolute value)	0.77	1.25	38	1.51	3.20	27	1.16	1.55	48	0.87	1.30	41	0.80	0.66	56
Gross positive fair value	1.12	1.68	30	2.28	2.37	51	1.62	2.23	38	1.02	1.14	50	0.95	1.10	42
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	54	0.09	0.01	91	0.05	0.07	64	0.04	0	93	0.03	0.01	89
Gross positive fair value (X)	0.04	0.07	52	0.14	0.01	95	0.07	0.09	55	0.04	0	95	0.03	0.01	91
Held for trading (X)	0	0.05	21	0	0	44	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0.04	0.01	87	0.14	0	97	0.07	0.02	91	0.04	0	97	0.03	0.01	92
Current credit exposure (X)	0.04	0.05	58	0.07	0.02	86	0.07	0.06	59	0.03	0.01	87	0.02	0	87
Credit losses on derivative contracts	0	0	45	0	0	48	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	46	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.46	0.63	56	0.84	0.33	80	0.79	0.85	57	0.33	0.10	84	0.23	0.06	87

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	170,389	31,139	31,139	28,932	24,041
Gross losses	2,029	3,576	15,305	5,952	3,154
Write-downs, transfers to loans held-for-sale	0	0	0	0	349
Recoveries	820	1,448	3,003	1,106	2,647
Net losses	1,209	2,128	12,302	4,846	507
Provision for loan and lease losses	-24,517	52,003	94,606	7,053	5,398
Adjustments	0	32,115	56,946	0	0
Ending balance	144,663	113,129	170,389	31,139	28,932
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.42	-0.14	9	1.55	0.55	97	1.12	0.51	92	0.12	0.12	59	0.11	0.12	56
Provision for loan and lease losses / Average loans and leases	-0.62	-0.25	14	2.11	0.76	97	1.55	0.82	88	0.16	0.16	59	0.15	0.16	54
Provision for loan and lease losses / Net loan and lease losses	-2,027.87	77.32	4	2,443.75	1,122.38	78	769.03	487.86	82	145.54	142.73	60	1,064.69	182.69	92
Allowance for loan and lease losses / Total loans and leases not held for sale	2.01	1.39	86	2.34	1.22	97	2.41	1.58	85	0.71	0.94	22	0.79	0.94	31
Allowance for loan and lease losses / Total loans and leases	1.80	1.37	81	2.15	1.21	97	2.13	1.55	81	0.67	0.93	18	0.73	0.93	27
Allowance for loan and lease losses / Net loans and leases losses (X)	59.83	15.27	91	26.58	33.72	60	13.85	11.58	72	6.43	17.18	37	57.07	21.35	86
Allowance for loan and lease losses / Nonaccrual assets	257.07	318.67	50	398.16	317.15	74	298.06	299.17	64	147.84	315.75	36	205.45	285.36	50
ALLL / 90+ days past due + nonaccrual loans and leases	221.30	260.68	50	324.85	286.97	71	240.17	244.34	57	113.83	283.41	27	136.48	259.30	34
Gross loan and lease losses / Average loans and leases	0.05	0.22	15	0.15	0.15	60	0.25	0.34	50	0.14	0.16	50	0.09	0.15	41
Recoveries / Average loans and leases	0.02	0.08	18	0.06	0.04	72	0.05	0.07	41	0.03	0.05	41	0.07	0.05	69
Net losses / Average loans and leases	0.03	0.13	27	0.09	0.11	57	0.20	0.27	49	0.11	0.11	58	0.01	0.09	27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	49	0	0	44	0	0	49	0.01	0	97
Recoveries / Prior year-end losses	5.36	16.12	16	24.33	17.77	70	50.45	33.98	79	35.07	41.80	50	104.75	51.25	84
Earnings coverage of net loan and lease losses (X)	83.28	4.52	87	39.08	41.28	61	14.39	22.91	56	24.06	22.46	60	219.43	29.27	92

Net Loan and Lease Losses By Type

Real estate loans	0	0.03	37	0.05	0.02	80	0.02	0.04	41	0.01	0.02	47	-0.04	0.01	9
Real estate loans secured by 1-4 family	0.01	-0.01	79	0.04	0.01	82	0.01	0.01	59	0.03	0.02	69	0.02	0.01	61
Revolving	0	-0.05	71	-0.02	0	22	-0.03	0.01	26	0.08	0.02	82	-0.07	0.02	10
Closed-end	0.01	-0.01	79	0.05	0.01	86	0.02	0	72	0.01	0.02	58	0.04	0.01	78
Commercial real estate loans	-0.01	0.05	19	0.05	0.03	79	0.02	0.07	39	0	0.02	30	-0.07	0.01	7
Construction and land development	0.01	0	82	-0.05	-0.01	12	-0.02	0	28	0	-0.02	34	-0.20	-0.02	8
1-4 family	0.01	0	90	0	0	52	0	0	59	0	0	14	-0.04	0	7
Other	0	-0.01	63	-0.05	-0.01	12	-0.02	0	24	0	-0.02	35	-0.16	-0.02	8
Multifamily	0	0.01	51	0	0	54	0	0	58	0	0	56	0	0	50
Nonfarm nonresidential	-0.01	0.07	14	0.09	0.04	83	0.04	0.11	44	-0.01	0.03	19	-0.01	0.02	14
Owner-occupied	-0.01	0.01	7	0.02	0.01	85	0.01	0.02	56	-0.01	0.01	15	0	0.01	15
Other	0	0.06	37	0.07	0.03	86	0.03	0.08	51	0	0.01	62	0	0.01	23
Real estate loans secured by farmland	0	-0.01	58	0	0	48	0	0.02	46	0	0.01	45	0	0	49
Commercial and industrial loans	0.06	0.20	38	0.08	0.17	49	0.65	0.47	72	0.27	0.27	61	0.07	0.18	41
Loans to individuals	0.80	0.78	63	0.64	0.74	60	0.52	1.13	31	0.71	0.74	62	0.56	0.71	58
Credit card loans		2.18			2.09			2.92			1.89			1.65	
Agricultural loans	1.10	0.03	97	-0.01	0	13	0.13	0.19	71	0.12	0.02	87	0.01	0.03	75
Loans to foreign governments and institutions		0						0							
Other loans and leases	-1.01	0.08	0	0.01	0.14	51	0	0.15	12	0.74	0.14	89	-0.08	0.28	4

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	10,746	11,324	26,995	21,428	13,615
90+ days past due loans and leases	9,098	6,412	13,779	6,294	7,117
Nonaccrual loans and leases	56,273	28,413	57,166	21,062	14,082
Total past due and nonaccrual loans and leases	76,117	46,149	97,940	48,784	34,814
Restructured 30-89 days past due	0	0	0	0	18
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	23,608	5,821	10,523	5,126	2,703
Total restructured loans and leases	23,608	5,821	10,523	5,126	2,721
30-89 days past due loans held for sale	0	0	0	0	802
90+ days past due loans held for sale	0	0	83	0	0
Nonaccrual loans held for sale	5,844	0	6,406	0	397
Total past due and nonaccrual loans held for sale	5,844	0	6,489	0	1,199
Restructured loans and leases in compliance	19,070	7,456	5,465	3,326	4,004
Other real estate owned	11,986	15,091	12,111	18,939	12,643
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.13	0.27	31	0.22	0.27	52	0.34	0.39	54	0.46	0.31	76	0.35	0.32	63
90+ days past due loans and leases	0.11	0.10	75	0.12	0.04	84	0.17	0.12	76	0.13	0.03	86	0.18	0.03	92
Nonaccrual loans and leases	0.70	0.58	68	0.54	0.53	59	0.72	0.66	60	0.45	0.48	53	0.36	0.49	40
90+ days past due and nonaccrual loans and leases	0.82	0.73	63	0.66	0.59	63	0.89	0.85	65	0.59	0.54	65	0.54	0.54	57
30-89 days past due restructured	0	0.01	19	0	0	30	0	0.01	16	0	0	29	0	0.01	56
90+ days past due restructured	0	0	30	0	0	43	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.29	0.12	87	0.11	0.08	68	0.13	0.13	59	0.11	0.07	73	0.07	0.10	49
30-89 days past due loans held for sale	0	0	40	0	0	47	0	0	38	0	0	47	0.02	0	98
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	85	0	0	48	0	0	48
Nonaccrual loans held for sale	0.07	0	95	0	0	48	0.08	0.01	93	0	0	48	0.01	0	98
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.13	0.27	31	0.22	0.27	52	0.34	0.40	54	0.46	0.31	76	0.35	0.32	63
90+ days past due assets	0.11	0.10	75	0.12	0.04	84	0.17	0.12	76	0.13	0.03	86	0.18	0.03	92
Nonaccrual assets	0.70	0.59	68	0.54	0.54	58	0.72	0.67	60	0.45	0.48	53	0.36	0.49	40
30+ days past due and nonaccrual assets	0.95	1.04	53	0.88	0.88	56	1.23	1.29	58	1.04	0.87	69	0.88	0.88	58
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.55	0.43	71	0.48	0.43	64	0.63	0.52	68	0.45	0.39	68	0.41	0.39	59
90+ days past due and nonaccrual assets + other real estate owned	0.65	0.46	79	0.69	0.48	76	0.74	0.55	76	0.76	0.45	82	0.66	0.45	77
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.73	0.52	78	0.70	0.58	65	0.67	0.60	63	0.71	0.56	68	0.60	0.59	54
Allowance for loan and lease losses	60.37	67.93	52	45.05	72.32	34	43.87	66.66	32	139.14	92.08	76	106.27	95.97	62
Equity capital + allowance for loan and lease losses	5.76	4.43	71	5.55	5.37	60	5.11	4.97	56	5.46	4.77	62	4.39	5.09	48
Tier 1 capital + allowance for loan and lease losses	6.60	5.28	71	6.54	5.86	64	5.95	6.05	55	6.84	5.30	69	5.27	5.65	52
Loans and leases + other real estate owned	1.09	0.88	69	0.97	0.81	65	0.93	0.97	53	0.92	0.78	65	0.78	0.82	52

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.12	0.24	38	0.19	0.28	48	0.32	0.39	51	0.46	0.28	78	0.30	0.29	62
	90+ days past due	0.13	0.12	81	0.15	0.04	86	0.19	0.16	78	0.14	0.03	89	0.15	0.03	89
	Nonaccrual	0.50	0.65	47	0.63	0.56	66	0.53	0.76	39	0.43	0.45	50	0.27	0.48	34
Commercial and industrial																
	30–89 days past due	0.06	0.17	24	0.08	0.16	53	0.21	0.23	60	0.21	0.22	57	0.12	0.23	46
	90+ days past due	0.01	0.02	59	0.01	0.01	71	0.03	0.03	64	0.03	0.02	79	0.02	0.02	78
	Nonaccrual	1.59	0.64	88	0.18	0.56	29	1.45	0.75	84	0.54	0.74	51	0.72	0.61	67
Individuals																
	30–89 days past due	0.94	0.55	83	1.35	0.40	88	1.70	0.83	89	1.66	0.60	89	2.13	0.68	88
	90+ days past due	0.17	0.07	81	0.27	0.02	95	0.79	0.14	91	0.52	0.02	98	1.45	0.03	98
	Nonaccrual	1.12	0.18	93	0.96	0.16	95	0.84	0.28	89	0.44	0.12	89	0.03	0.15	35
Depository institution loans																
	30–89 days past due		0			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural																
	30–89 days past due	1.02	0.16	90	0.22	0.28	76	0.50	0.17	84	0.38	0.10	84	0.41	0.11	84
	90+ days past due	0	0	44	0.03	0	90	0	0	44	0	0	47	0.21	0.01	91
	Nonaccrual	1.24	0.69	77	2.73	0.55	90	2.22	0.49	89	0	0.80	28	0.49	0.46	74
Foreign governments																
	30–89 days past due		0.01						0							
	90+ days past due		0						0							
	Nonaccrual		0.04						0.09							
Other loans and leases																
	30–89 days past due	0	0.11	18	0	0.32	25	0	0.18	32	0	0.28	48	0	0.18	53
	90+ days past due	0	0.01	73	0	0	40	0	0.01	33	0	0	40	0	0	41
	Nonaccrual	0	0.13	22	0	0.07	35	0	0.15	19	0	0.04	37	0.02	0.04	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Memoranda																
1-4 family	30-89 days past due	0.20	0.35	41	0.43	0.38	69	0.49	0.65	47	1.07	0.53	84	0.78	0.52	73
	90+ days past due	0.36	0.27	81	0.35	0.06	88	0.49	0.33	81	0.40	0.05	94	0.39	0.04	94
	Nonaccrual	0.28	0.82	18	0.43	0.66	36	0.35	0.89	22	0.31	0.55	28	0.38	0.61	35
Revolving	30-89 days past due	0.18	0.29	35	0.17	0.27	48	0.87	0.48	82	0.30	0.36	52	0.38	0.36	61
	90+ days past due	0.01	0.02	74	0.12	0.01	90	0.06	0.03	78	0.19	0.01	93	0.50	0.02	96
	Nonaccrual	0.30	1.05	27	0.30	0.44	45	0.43	1.13	34	0.19	0.34	42	0.42	0.35	63
Closed-end	30-89 days past due	0.21	0.36	44	0.48	0.40	70	0.40	0.65	37	1.24	0.56	86	0.87	0.54	75
	90+ days past due	0.44	0.29	81	0.40	0.07	88	0.59	0.38	81	0.45	0.05	94	0.36	0.05	94
	Nonaccrual	0.28	0.77	21	0.46	0.68	41	0.33	0.87	23	0.34	0.57	32	0.37	0.64	34
Junior lien	30-89 days past due	0.01	0.01	68	0.01	0.01	65	0.01	0.02	54	0.03	0.02	73	0	0.02	37
	90+ days past due	0	0	77	0	0	42	0.01	0	81	0.01	0	91	0.01	0	90
	Nonaccrual	0.01	0.04	27	0.02	0.03	47	0.01	0.04	26	0.01	0.03	45	0.02	0.03	49
Commercial real estate	30-89 days past due	0.07	0.14	43	0.05	0.20	37	0.22	0.26	60	0.13	0.15	59	0.03	0.16	20
	90+ days past due	0.01	0.01	69	0.03	0.02	81	0.02	0.02	69	0	0.02	71	0.02	0.02	75
	Nonaccrual	0.56	0.52	59	0.72	0.45	80	0.56	0.62	51	0.48	0.34	68	0.16	0.41	36
Construction and development	30-89 days past due	0.09	0.12	68	0.14	0.17	69	0.62	0.28	80	0.19	0.20	71	0.02	0.17	50
	90+ days past due	0.04	0.01	89	0.08	0.01	92	0.05	0.01	90	0.01	0.01	87	0	0	44
	Nonaccrual	0.46	0.36	75	0.27	0.29	67	0.33	0.41	67	0.20	0.18	71	0.05	0.18	53
1-4 family	30-89 days past due	0.08	0.02	87	0.11	0.05	80	0.48	0.03	97	0.17	0.05	84	0	0.07	32
	90+ days past due	0.04	0	95	0.03	0	94	0.05	0	95	0	0	47	0	0	48
	Nonaccrual	0.02	0.02	72	0.04	0.03	81	0	0.03	27	0	0.01	40	0	0.04	37
Other	30-89 days past due	0.01	0.07	53	0.03	0.09	65	0.15	0.22	63	0.01	0.12	59	0.02	0.06	66
	90+ days past due	0	0	41	0.05	0	93	0	0	40	0.01	0	91	0	0	45
	Nonaccrual	0.44	0.29	77	0.23	0.20	73	0.33	0.35	70	0.20	0.14	77	0.05	0.10	63
Multifamily	30-89 days past due	0	0.06	28	0.05	0.07	80	0	0.09	22	0.09	0.03	84	0	0.03	36
	90+ days past due	0	0	44	0	0	46	0.03	0	94	0	0	46	0	0	46
	Nonaccrual	0.01	0.14	47	0	0.04	35	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0.07	0.14	45	0.01	0.20	30	0.04	0.23	31	0.11	0.13	56	0.03	0.17	29
	90+ days past due	0	0.01	29	0.01	0.02	80	0	0.02	26	0	0.02	37	0.02	0.02	79
	Nonaccrual	0.69	0.66	63	0.93	0.57	78	0.72	0.80	53	0.61	0.36	74	0.22	0.52	41
Owner Occupied	30-89 days past due	0.04	0.04	62	0	0.06	34	0	0.07	20	0.09	0.06	68	0.03	0.08	46
	90+ days past due	0	0	34	0	0.01	40	0	0	33	0	0.01	40	0.02	0	85
	Nonaccrual	0.22	0.25	50	0.10	0.24	30	0.21	0.27	44	0.09	0.19	38	0.12	0.20	46
Other	30-89 days past due	0.03	0.09	45	0.01	0.11	47	0.04	0.14	44	0.02	0.05	54	0.01	0.07	40
	90+ days past due	0	0.01	36	0.01	0.01	88	0	0.01	33	0	0.01	41	0.01	0.01	81
	Nonaccrual	0.47	0.40	65	0.84	0.23	89	0.50	0.44	62	0.52	0.14	86	0.10	0.22	59
Farmland	30-89 days past due	0	0.11	30	0	0.19	29	0	0.11	30	0	0.21	28	0.46	0.09	88
	90+ days past due	0	0	45	0	0.02	43	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	5.36	1.10	90	2.92	1.17	80	6.86	1.13	92	1.62	1.06	73	4.56	0.49	96
Credit card	30-89 days past due		0.63			0.83			0.95			0.87			1.03	
	90+ days past due		0.39			0.22			0.63			0.18			0.26	
	Nonaccrual		0.08			0.05			0.05			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	950,143	495,031	946,069	456,667	454,871
Retained earnings	448,850	324,090	369,734	293,524	221,213
Accumulated other comprehensive income (AOCI)	18,405	23,889	27,595	12,138	-4,227
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,417,398	843,010	1,343,398	762,329	671,857
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	251,384	183,032	259,713	177,781	142,235
Accumulated other comprehensive income-related adjustments	18,405	23,888	27,595	12,138	-4,227
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,147,609	636,090	1,056,090	572,410	533,849
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	9,836
Common equity tier 1 capital	1,147,609	636,090	1,056,090	572,410	524,013
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	30,000	30,000	30,000	30,000	30,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	30,000	30,000	30,000	30,000	30,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	30,000	30,000	30,000	30,000	30,000
Tier 1 Capital	1,177,609	666,090	1,086,090	602,410	554,013
Tier 2 Capital					
Tier 2 capital instruments and related surplus	118,421	0	158,597	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	93	0	93	0	0
Allowance for loan and lease losses in tier 2 capital	87,348	68,605	106,827	31,139	28,932
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	205,862	68,605	265,517	31,139	28,932
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	205,862	68,605	265,517	31,139	28,932
Exited advanced approach tier 2 capital					
Total capital	1,383,471	734,695	1,351,607	633,549	582,945
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,923,027	7,082,722	11,132,045	6,146,255	5,028,759
Less: Deductions from common equity tier 1 capital	251,384	183,032	259,713	177,781	152,071
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	11,671,643	6,899,690	10,872,332	5,968,474	4,876,688
Total risk-weighted assets	9,254,130	5,487,535	9,126,823	5,172,873	4,480,921
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	12.40	12.66	52	11.59	10.51	52	11.57	12.35	39	11.07	12.50	32	11.69	12.37	46
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	12.73	13.44	45	12.14	11.19	48	11.90	13.08	32	11.65	13.19	27	12.36	13.03	47
Tier 1 capital, column B	0	0.33	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	14.95	15.42	46	13.39	12.79	36	14.81	15.23	51	12.25	14.63	10	13.01	14.48	27
Total capital, column B	0	0.37	46	0	0	50	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	10.09	9.11	78	9.65	9.63	55	9.99	9.13	77	10.09	10.39	44	11.36	10.37	76
Supplementary leverage ratio, advanced approaches HCs		6.95						8.72							

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	155	52	632	0	144	198.08	811.76
Other insurance activities income	155	52	632	0	144	198.08	811.76
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	72,760	15,028	15,191	11,357	11,115	384.16	597.00

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			60			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			40			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		13.29			0			11.24			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.05	0.37	45	0.02	0.45	58	0.11	0.41	56	0	0.37	22	0.04	0.46	56
Premium income / Insurance activities revenue	0	3.14	41	0	0.02	47	0	2.84	40		0.03		0	0	48
Credit related premium income / Total premium income		30.92			100			38.23			100			50	
Other premium income / Total premium income		69.08			0			61.77			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	48	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		21.10			33.71			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.07						3.62							
Insurance benefits, losses, expenses / Insurance premiums		-395.05			30.33			447.82			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.50	11.54	29	1.93	11.13	17	1.21	11.03	13	1.79	11.53	17	1.91	13.70	16
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0	49	0	0.75	37	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.64			0.06			0.87			0			0	
Cost: Interest-bearing deposits		0.12			1.44			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26						5.18							
Commercial and industrial loans		1.03						0.64			2.35			3.83	
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases		-1.19			-62.63			-2.40			-47.91			-27.26	
Total selected assets		3.19			-35.96			2.04			-25.04			5.03	
Deposits		9.07			43.26			3.46			2.53			-2.42	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	5,404,530	7,700,862	3,557,425	2,020,535	3,728,158	-29.82	109.55
1-4 family residential loans	5,404,530	7,700,862	3,557,425	2,020,535	3,728,158	-29.82	109.65
Home equity lines	0	0	0	0	0		-100.00
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	45.35	106.14	31.74	32.99	72.58
1-4 family residential loans	45.35	106.14	31.74	32.99	72.58
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans	53.84	68.49	46.19	44.73	59.45
Home equity lines	2.99	1.83	3.54	3.31	2.48
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	1.97	1.77	2.18	3.26	2.41
Commercial and industrial loans	9.99	9.89	13.36	15.42	11.04
All other loans and leases	31.21	18.03	34.73	33.29	24.61

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.66	1.50	0.41	1.83	1.22

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	30,424	197,032	47,364	42,669	54,192	-84.56	445.43
Home equity lines	0	0	0	0	0		-100.00
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	30,424	197,032	47,364	42,669	54,192	-84.56	343.95
90+ Days Past Due Securitized Assets							
1-4 family residential loans	128,468	76,949	153,578	44,888	54,837	66.95	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	128,468	76,949	153,578	44,888	54,837	66.95	
Total past due securitized assets	158,892	273,981	200,942	87,557	109,029	-42.01	2218.58
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.56	2.56	1.33	2.11	1.45
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.56	2.56	1.33	2.11	1.45
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.38	1	4.32	2.22	1.47
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	2.38	1	4.32	2.22	1.47
Total past due securitized assets percent of securitized assets	2.94	3.56	5.65	4.33	2.92
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.47	2.28	1.02	1.83	1.35
Home equity lines	0.18	0.17	0.87	0.30	0.38
Credit card receivables					
Commercial and industrial loans	0.06	0.08	0.21	0.21	0.12
All other loans and leases	0.12	0.16	0.31	0.27	0.22
Total managed loans past due 30–89 days	0.31	1.61	0.64	0.96	0.88
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.89	0.92	3.08	1.65	1.27
Home equity lines	0.01	0.12	0.06	0.19	0.50
Credit card receivables					
Commercial and industrial loans	0.01	0.01	0.03	0.03	0.02
All other loans and leases	0.02	0.05	0.06	0.05	0.14
Total managed loans past due 90+ days	1.02	0.64	1.45	0.76	0.81
Total Past Due Managed Assets	1.33	2.25	2.09	1.72	1.69
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.01	0.01	0	0.01
Home equity lines	0	-0.02	-0.03	0.08	-0.07
Credit card receivables					
Commercial and industrial loans	0.06	0.08	0.65	0.27	0.07
All other loans and leases	0.03	0.10	0.05	0.07	-0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0.02	0.03	0.11	0.07	0.01

BHC Name _____

City/State _____

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	110,000	0	49,706	0	0		1005.97
Dividends	110,000	0	48,750	0	0		1013.92
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	956	0	0		
Income from nonbank subsidiaries	1,250	138	1,500	211	351	805.80	
Dividends	1,250	0	1,500	0	54		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	138	0	211	297	-100.00	
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	111,250	138	51,206	211	351	80515.94	1018.54
Securities gains (losses)	0	0	0	0	0		
Other operating income	5	0	232	0	0		-72.22
Total operating income	111,255	138	51,438	211	351	80519.57	1016.57
Operating Expenses							
Personnel expenses	554	550	1,100	1,000	880	0.73	
Interest expense	1,717	160	1,817	0	0	973.12	1319.01
Other expenses	1,150	1,237	1,945	1,830	3,266	-7.03	28.78
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,421	1,947	4,862	2,830	4,146	75.71	237.38
Income (loss) before taxes	108,064	-1,809	46,792	-2,619	-3,795		1107.42
Applicable income taxes (credit)	-830	-490	-1,155	-683	-746		
Extraordinary items							
Income before undistributed income of subsidiaries	108,894	-1,319	47,947	-1,936	-3,049		1108.59
Equity in undistributed income of subsidiaries	-12,726	24,937	15,674	85,750	83,285		
Bank subsidiaries	-12,398	24,937	16,668	85,750	83,285		
Nonbank subsidiaries	-328	0	-994	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	96,168	23,618	63,621	83,814	80,236	307.18	216.62
Memoranda							
Bank net income	97,602	24,937	65,418	85,750	83,285	291.39	212.45
Nonbank net income	922	0	506	0	54		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,357,009	95.21	843,591	99.11	1,374,904	98.14	782,565	679,097	60.86	350.76
Common and preferred stock	1,357,009	95.21	843,591	99.11	1,374,904	98.14	782,565	679,097	60.86	359.98
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	0		-100.00
Investment in nonbank subsidiaries	3,114	0.22	930	0.11	3,443	0.25	930	930	234.84	234.84
Common and preferred stock	3,114	0.22	930	0.11	3,443	0.25	930	930	234.84	234.84
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	1,404	0.10	0	0	1,173	0.08	0	0		-41.03
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	29,180	2.05	1,528	0.18	5,310	0.38	4,673	17,400	1809.69	3277.31
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	29	0	29	0	29	0	29	29	0.00	3.57
Other assets	34,571	2.43	5,068	0.60	16,065	1.15	5,362	6,434	582.14	1961.48
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,425,307	100.00	851,146	100.00	1,400,924	100.00	793,559	703,890	67.46	364.38
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	15,000	1.76	15,000	1.07	0	0	-100.00	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	20,000	1.40	0	0	60,369	4.31	0	0		98.51
Other liabilities	2,656	0.19	0	0	3,336	0.24	300	1,103		239.64
Balance due to subsidiaries and related institutions	30,930	2.17	30,930	3.63	30,930	2.21	30,930	30,930	0.00	0.00
Total liabilities	53,586	3.76	45,930	5.40	109,635	7.83	31,230	32,033	16.67	28.24
Equity Capital	1,371,721	96.24	805,216	94.60	1,291,289	92.17	762,329	671,857	70.35	417.35
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	47,361	3.32	32,101	3.77	47,222	3.37	31,034	30,725	47.54	27435.47
Common surplus	902,782	63.34	462,930	54.39	898,847	64.16	425,633	424,146	95.01	709.29
Retained earnings	403,173	28.29	286,296	33.64	317,625	22.67	293,524	221,213	40.82	182.06
Accumulated other comprehensive income	18,405	1.29	23,889	2.81	27,595	1.97	12,138	-4,227	-22.96	75.67
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,425,307	100.00	851,146	100.00	1,400,924	100.00	793,559	703,890	67.46	364.38
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	30,930	2.17	30,930	3.63	30,930	2.21	30,930	30,930	0.00	0.00
Notes payable to subsidiaries that issued TPS	30,000	2.10	30,000	3.52	30,000	2.14	30,000	30,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	14.55	12.64	70	6.04	7.29	38	6.57	7.29	37	11.61	10.58	64	12.76	11.03	72
Bank net income / Average equity investment in banks	14.37	12.37	68	6.11	7.98	33	6.35	7.45	35	11.71	10.85	58	13.14	11.56	70
Nonbank net income / Average equity investment in nonbanks	60.81	13.40	94	0	8.94	25	23.28	9.75	83	0	12.07	20	5.81	10.83	56
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.20			7.01			15.16			9.40	
Bank net income / Parent net income	101.49	96.24	50	105.58	107.53	54	102.82	88.16	49	102.31	103.77	41	103.80	104.73	46
Nonbank net income / Parent net income	0.96	3.10	54	0	1.11	25	0.80	3.59	50	0	1.08	24	0.07	0.99	54
Subsidiary holding companies' net income / Parent net income		67.52			107.06			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	3.91	16.87	20	5.70	10.50	41	8.49	20.06	32	4.10	9.66	36	4.77	9.50	39
Total debt / Equity capital	1.46	11.60	26	1.86	4.75	53	5.84	14.41	38	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	3.65	13.82	21	5.59	8.63	44	8.16	16.67	35	3.94	7.99	38	4.47	7.93	40
Total debt + Loans guaranteed for affiliate / Equity capital	1.46	11.69	26	1.86	4.80	53	5.84	14.68	37	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	1.46	11.71	26	1.86	4.75	53	5.84	14.52	38	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	1.46	11.05	26	0	4.56	26	4.68	13.56	31	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.48	41	1.86	0.05	95	1.16	0.77	80	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0	46	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.09	40	0	0	46	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	13.25	39.10	28	0	14.95	25	31.59	34.67	45	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	99.15	103.07	28	104.88	104.70	55	106.74	102.81	74	102.78	104.21	48	101.22	104.10	43
Total investment in subs / Equity capital	99.15	108.26	18	104.88	105.03	54	106.74	110.16	58	102.78	104.48	47	101.22	104.38	43
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.06	0.25	28	0.83	0.76	60	1.37	0.47	83	0.25	0.44	47	0.10	0.36	44
Equity investment in subs – equity cap / Net income-div (X)		0.83		1.10	2.61	34	1.77	1.82	65	0.29	1.47	14	0.11	1.18	11
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	798.27	138.64	95	8.08	133.56	4	271.60	136.59	90	6.86	153.39	4	10.44	113.37	5
Cash from ops + noncash items + op expense / Op expense + dividend	663.54	130.64	96	-14.84	144.11	1	216.96	147.24	80	-5.10	152.31	4	-1.66	123.74	3
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	144.28	103.17	74	59.15	115.42	24	103.33	134.08	39	1.15	105.99	6	18.42	108.88	7
Pretax operating income + interest expense / Interest expense	6,393.77	1,479.01	92	-1,030.63	2,971.36	5	2,675.23	2,016.32	79		17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	4,928.60	1,667.11	88	-82.36	1,683.42	7	1,598.78	1,539.23	73	-59.89	2,481.22	6	-129.86	1,015.91	6
Dividends + interest from subsidiaries / Interest expense + dividends	901.76	153.06	96	0	160.27	3	307.92	150.43	88	0	196.13	3	0.85	140.89	7
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	7.72	3.69	87	31.40	13.95	76	7.46	3.91	85	7.16	3.76	84
Net income / Current part of long-term debt + preferred dividends (X)		41.77			48.31			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.64	3.64	36	-1.58	1.73	14	-0.69	3.85	13	0.59	1.59	57	2.47	1.59	70
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0			0.10			0			0	
Nonaccrual		0.96			0			1.03			8.16			0.70	
Total		1.17			0			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0	49	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0	49	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.04	1.79	45	0	0.09	30	0.06	2.66	45	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0.08	38	0	0	49	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	9.75	78.46	7		77.32		30.25	81.10	16		65.39			87.25	
Dividends declared / Net income	11.04	25.30	23	24.68	38.61	34	22.79	42.29	25	12.16	25.65	28	7.93	24.10	25
Net income – dividends / Average equity.....	12.94	9.64	76	4.55	4.43	50	5.08	4.14	62	10.20	7.61	78	11.75	8.12	84
Percent of Dividends Paid															
Dividends from bank subsidiaries	1,035.78	139.49	95	0	139.95	8	336.16	132.17	90	0	160.93	7	0	131.90	7
Dividends from nonbank subsidiaries	11.77	3.97	85	0	1.38	31	10.34	3.41	84	0	2.59	28	0.85	2.83	73
Dividends from subsidiary holding companies.....	0	6.36	45	0	0	48	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries	1,047.55	193.08	95	0	173.71	4	346.50	174.85	87	0	209.89	4	0.85	144.51	10
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	112.70	36.56	96	0	57.41	10	74.52	60.28	66	0	45.88	8	0	33.37	10
Interest income from bank subsidiaries.....	0	0.11	25	0	0.07	34	0	0.36	20	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.90	37	0	0.33	44	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	1.46	0	99	0	0	46	0	0.01	44
Operating income from bank subsidiaries	112.70	38.35	95	0	62.34	6	75.98	62.88	64	0	48.40	5	0	35.67	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	135.57	54.17	81		71.47		296.44	56.39	95		76.61		100	80.47	70
Interest income from nonbank subsidiaries.....	0	2.35	32		0.05		0	7.38	32		0.91		0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.63	39		0.01		0	0.86	39		0.02		0	0.17	46
Other income from nonbank subsidiaries.....	0	0.08	46		0		0	0.16	46		0.01		550	0.06	98
Operating income from nonbank subsidiaries	135.57	76.16	76		74.51		296.44	79.84	92		83.73		650	96.62	96
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			50.90			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		5.39			0			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0.44			0			0	
Other income from subsidiary holding companies.....		-0.43			0			0.01			0			0.15	
Operating income from subsidiary holding companies.....		39.64			50.90			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.87	67.82	70	0	72.91	10	94.77	69.76	53	0	77.61	8	0	72.95	9
Interest income from bank subsidiaries.....	0	0.39	24	0	0.85	34	0	0.63	20	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	2.08	36	0	1.26	44	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	45	1.86	0.04	93	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	98.87	81.78	57	0	84.25	5	96.63	82.20	44	0	94.06	4	0	89.39	4
Dividends from nonbank subsidiaries	1.12	2.67	73	0	1.39	31	2.92	1.95	79	0	1.13	29	15.38	2.65	89
Interest income from nonbank subsidiaries.....	0	0.35	37	0	0	46	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	100	0	99	0	0.01	46	100	0	99	84.62	0	99
Operating income from nonbank subsidiaries	1.12	6.48	61	100	2.17	98	2.92	4.70	71	100	1.56	98	100	3.33	97
Dividends from subsidiary holding companies.....	0	2.43	45	0	0	48	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0	50	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	0	48	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34		206.20	645.18	53	206.20	135.13	77		1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	154.65	28.31	95	206.20	62.48	87	41.04	27.08	69		70.71			81.26	